

# **Officer Opportunities in the Navy Reserve**



**Career Transition Office  
(CTO)**

**[http://www.npc.navy.mil/CareerInfo/Transition\(C](http://www.npc.navy.mil/CareerInfo/Transition(C)**

# Leaving Active Duty?

*Consider the Navy Reserve*

A Minimal Time Commitment To The Navy Reserve Earns  
You:

- A secure retirement pension
- Medical retirement benefits
- Extra monthly income
- Camaraderie, SGLI, paid travel and more....

Contact the **CTO** and discover the opportunities waiting for you!

# Benefits

- Reserve retirement benefits (after 20 qualifying years of service)
- Affiliation bonuses and critical wartime specialty pays (NAVADMIN 002/12)
- 2-year mobilization deferment/try the reserve initiative (NAVADMIN 007/07)
- Receive 1 day of pay per every 4 hours of drill. Receive 4 days of pay for a typical drill weekend along with flexible drill opportunities.
- Full low-cost medical coverage for you and your family. New TRICARE Reserve Select while drilling. At age 60, you are eligible for TRICARE Prime.
- Family Dental Plan
- SGLI coverage for entire family
- Network for jobs and business opportunities
- TSP eligible
- Montgomery GI Bill (\$309 a month full time)
- Camaraderie, pride and patriotism
- Recall / Active Duty for Special Work (ADSW) / Full Time Support (FTS) opportunities
- Educational benefits (Navy College, DANTES, CLEP, Apprenticeship Program)
- Space "A" availability for air travel

# Retirement Pay

## Reserve Retirement Pay Calculator

Yellow blocks  
require user input.  
Some are drop  
down lists, and  
others require you  
to type in your  
response.

|                                                                                                                        |                     |
|------------------------------------------------------------------------------------------------------------------------|---------------------|
| 1. Answer true or false: <b>YOU INITIALLY ENTERED THE MILITARY BEFORE 8 SEPT 1980?</b>                                 | <b>FALSE</b>        |
| 2. What is your age? Be honest, it's very important!                                                                   | <b>28</b>           |
| 3. How many qualifying years do you have <b>RIGHT NOW?</b> (Each complete year of active duty is a qualifying year)    | <b>6</b>            |
| 4. Enter <b>ALL</b> your <b>CURRENT</b> points. (Use 360 points for each year of active duty)                          | <b>2080</b>         |
| 5. Most drilling Reservists earn 75 points/year, what will your <b>YEARLY AVERAGE</b> of points be?                    | <b>75</b>           |
| 6. How many qualifying years will you have when you retire from the Reserve?<br><b>(Normally, before age 60)</b>       | <b>20</b>           |
| <i>Based on the inputs in questions 3 thru 6, the <b>TOTAL POINTS</b> used to <b>COMPUTE</b> your retired pay are:</i> | <b>3130</b>         |
| 7. What <b>PAYGRADE</b> do you expect to be when you <b>RETIRE</b> from the Reserve?                                   | <b>05</b>           |
| <i>If you will be <b>54 OR YOUNGER</b> when you retire (without pay, before age 60), use 26 years in question 8.</i>   |                     |
| 8. Most people have <b>26 YEARS (FOR PAY PURPOSES ONLY)</b> at <b>AGE 60</b> , how many will you have?                 | <b>26</b>           |
| Visit the CTO site to calculate your retirement!                                                                       | <b>\$4,090</b>      |
|                                                                                                                        |                     |
|                                                                                                                        | <b>20</b>           |
|                                                                                                                        | <b>\$1,279,400</b>  |
|                                                                                                                        | <b>\$42,965</b>     |
|                                                                                                                        | <b>Print Report</b> |

# TRICARE Reserve Select

## MEMBER ONLY

- One Tier System
- Monthly Premium  
\$54.35
- Annual deductible  
E4 & below: \$50
- Annual deductible  
E5 & above: \$150
- Prescription Drug  
Plan

## FAMILY

- One Tier System
- Monthly Premium  
\$192.89
- Annual deductible E4  
& below: \$100
- Annual deductible E5  
& above: \$300
- Prescription Drug  
Plan

# TRICARE Retirement

(Family Medical Plan  
Comparison)

## ***TRICARE***

- Annual Premium  
\$638
- No Deductible
- \$12 Co-pay (office visit)
- \$3 Co-pay Generic Drug Prescriptions
- \$9 Co-pay Non-Formulary Brand Name Prescriptions
- Free TRICARE for Life

## ***BLUE***

## ***CROSS/SHIELD***

- Annual Premium  
\$14,994
- No Deductible
- \$20 Co-pay (office visit)
- \$10 Co-pay Generic Drug Prescriptions
- 50% of Retail Cost for Non-Formulary Brand Name Prescriptions
- Up to \$138 Per Month to Supplement

# Prescription Cost (Examples Comparison)

| <b>Non-Formulary:<br/>TRICARE Prime<br/>&amp;<br/>Reserve Select</b> | <b>Lipit</b> | <b>Ambie</b> |
|----------------------------------------------------------------------|--------------|--------------|
|                                                                      | <b>or</b>    | <b>n</b>     |
|                                                                      | <b>\$9</b>   | <b>\$9</b>   |
| <b>Blue Cross/Shield</b>                                             | <b>\$43</b>  | <b>\$75</b>  |
| <b>Lowest online<br/>Price</b>                                       | <b>\$86</b>  | <b>\$149</b> |

# Career Opportunities: Civilian & Military

- Affiliation with the Navy Reserve can lead to additional civilian career opportunities:
  - Network with Naval Officers who already have successful civilian careers
  - “Built-in” wardroom of advocates/references who want you to succeed.
- Establish your civilian career by taking advantage of a Mobilization Deferment for up to 2 years (NAVADMIN 007/07)
- Join a unit with a planned, periodic rotation cycle (i.e. coastal warfare, Seabee, etc.)
- Volunteer for a mobilization when it fits your schedule
  - ~90% volunteer rate for RC mobilizations

# Civilian Pay vs. Reserve Pay (What you get for your time)

- A Drilling LT (over 4 yrs on pay scale) 36 days per year = \$10,766 annually (\$37/hour), plus a retirement at age 60!
- Justification: 36 days/yr from the below:
  - 24 drill days (48 drills/1 weekend per month) + 12 days annual training=36 days/year to secure retirement pay and medical benefits for you and your spouse.
- Assumption: LT comes off of AD with 5 yrs.
  - 36 days x 15 years = 540 days which equates to 2.25 years of total work to earn your retirement and peace of mind for your family.

# RESERVE PAY FOR 4 DRILLS

EFFECTIVE 1 JANUARY 2012

| PAY<br>GRADE                                                                                            | YEARS OF SERVICE |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
|---------------------------------------------------------------------------------------------------------|------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                                                                                                         | -2               | 2       | 3       | 4       | 6       | 8       | 10      | 12      | 14      | 16      | 18      | 20      | 22      | 24      | 26      | 28      | 30      | 32      | 34      | 36      |
| COMMISSIONED OFFICERS                                                                                   |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| O-10                                                                                                    | 0.00             | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 2086.28 | 2086.44 | 2140.08 | 2216.00 | 2216.00 | 2326.80 | 2326.80 | 2443.12 | 2443.12 |
| O-9                                                                                                     | 0.00             | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 1824.68 | 1851.00 | 1888.96 | 1955.20 | 1955.20 | 2053.00 | 2053.00 | 2156.68 | 2156.68 |
| O-8                                                                                                     | 1291.08          | 1333.36 | 1361.44 | 1369.28 | 1404.32 | 1462.80 | 1476.44 | 1531.96 | 1547.88 | 1585.76 | 1685.04 | 1728.88 | 1771.52 | 1771.52 | 1771.52 | 1771.52 | 1815.84 | 1815.84 | 1861.24 | 1861.24 |
| O-7                                                                                                     | 1072.76          | 1122.64 | 1145.68 | 1164.00 | 1197.20 | 1230.00 | 1267.92 | 1305.72 | 1343.64 | 1462.80 | 1563.40 | 1563.40 | 1563.40 | 1563.40 | 1571.36 | 1571.36 | 1602.80 | 1602.80 | 1602.80 | 1602.80 |
| O-6                                                                                                     | 795.12           | 873.56  | 930.84  | 930.84  | 934.40  | 974.48  | 979.76  | 979.76  | 1035.44 | 1133.68 | 1191.68 | 1246.40 | 1282.28 | 1315.56 | 1360.08 | 1360.08 | 1407.64 | 1407.64 | 1407.64 | 1407.64 |
| O-5                                                                                                     | 652.84           | 746.72  | 796.40  | 808.16  | 840.40  | 859.68  | 902.12  | 933.24  | 973.48  | 1035.08 | 1084.32 | 1093.24 | 1126.16 | 1126.16 | 1126.16 | 1126.16 | 1126.16 | 1126.16 | 1126.16 | 1126.16 |
| O-4                                                                                                     | 571.92           | 652.08  | 706.24  | 716.08  | 757.08  | 801.04  | 855.80  | 888.44  | 928.08  | 945.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  | 954.92  |
| O-3                                                                                                     | 502.84           | 570.04  | 615.28  | 670.80  | 702.92  | 736.20  | 761.04  | 796.52  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  | 818.08  |
| O-2                                                                                                     | 434.48           | 494.84  | 569.92  | 589.16  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  | 601.28  |
| O-1                                                                                                     | 377.12           | 392.52  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  | 474.48  |
| COMMISSIONED OFFICERS WITH OVER 4 YEARS ACTIVE DUTY SERVICE<br>AS AN ENLISTED MEMBER OR WARRANT OFFICER |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| O-3E                                                                                                    | 0.00             | 0.00    | 0.00    | 670.80  | 702.92  | 736.20  | 761.04  | 796.52  | 830.16  | 848.32  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  | 873.08  |
| O-2E                                                                                                    | 0.00             | 0.00    | 0.00    | 589.16  | 601.28  | 620.44  | 652.76  | 677.72  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  | 696.32  |
| O-1E                                                                                                    | 0.00             | 0.00    | 0.00    | 474.48  | 506.68  | 525.44  | 544.80  | 563.40  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  | 589.16  |
| WARRANT OFFICERS                                                                                        |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| W-6                                                                                                     | 0.00             | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 924.00  | 970.88  | 1005.80 | 1044.44 | 1044.44 | 1096.72 | 1096.72 | 1151.52 | 1151.52 |
| W-4                                                                                                     | 519.68           | 559.00  | 575.04  | 590.84  | 618.00  | 644.92  | 672.12  | 713.16  | 749.08  | 783.24  | 811.20  | 838.48  | 876.56  | 911.48  | 949.04  | 949.04  | 968.00  | 968.00  | 968.00  | 968.00  |
| W-3                                                                                                     | 474.52           | 494.32  | 514.60  | 521.24  | 542.52  | 564.36  | 627.88  | 648.36  | 672.08  | 696.56  | 740.48  | 770.16  | 787.92  | 806.80  | 832.44  | 832.44  | 832.44  | 832.44  | 832.44  | 832.44  |
| W-2                                                                                                     | 419.92           | 459.64  | 471.88  | 480.28  | 507.52  | 549.84  | 570.80  | 591.48  | 615.72  | 636.44  | 654.32  | 675.68  | 689.76  | 700.92  | 700.92  | 700.92  | 700.92  | 700.92  | 700.92  | 700.92  |
| W-1                                                                                                     | 388.80           | 406.24  | 418.92  | 441.48  | 458.16  | 507.44  | 525.80  | 551.40  | 576.64  | 595.48  | 614.76  | 636.92  | 636.92  | 636.92  | 636.92  | 636.92  | 636.92  | 636.92  | 636.92  | 636.92  |
| ENLISTED MEMBERS                                                                                        |                  |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |
| E-9                                                                                                     | 0.00             | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 627.84  | 642.08  | 680.00  | 681.08  | 702.36  | 736.48  | 765.28  | 796.64  | 842.04  | 842.04  | 884.08  | 884.08  | 928.32  | 974.80  |
| E-8                                                                                                     | 0.00             | 0.00    | 0.00    | 0.00    | 0.00    | 513.96  | 536.68  | 550.76  | 567.64  | 585.92  | 618.88  | 636.56  | 664.00  | 679.76  | 718.60  | 718.60  | 733.04  | 733.04  | 733.04  | 733.04  |
| E-7                                                                                                     | 357.28           | 389.96  | 404.88  | 424.68  | 440.12  | 466.64  | 481.56  | 508.12  | 530.16  | 545.20  | 561.24  | 567.48  | 588.32  | 598.52  | 642.12  | 642.12  | 642.12  | 642.12  | 642.12  | 642.12  |
| E-6                                                                                                     | 309.04           | 340.04  | 355.04  | 369.64  | 384.84  | 419.08  | 432.44  | 458.24  | 486.16  | 471.92  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  | 478.64  |
| E-5                                                                                                     | 283.12           | 302.12  | 316.72  | 331.88  | 354.96  | 379.36  | 399.28  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  | 401.72  |
| E-4                                                                                                     | 259.96           | 272.64  | 287.64  | 302.20  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  | 315.08  |
| E-3                                                                                                     | 234.32           | 249.08  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  | 264.16  |
| E-2                                                                                                     | 222.84           | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  | 222.84  |
| E-1 >4                                                                                                  | 198.80           | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  | 198.80  |
| E-1 <4                                                                                                  | 183.84           | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    | 0.00    |

NOTE-BASIC PAY FOR O7-O10 IS LIMITED TO \$1,066.88  
 LEVEL I OF THE EXECUTIVE SCHEDULE  
 NOTE-BASIC PAY FOR O6 AND BELOW IS LIMITED TO \$1,016.88  
 LEVEL V OF THE EXECUTIVE SCHEDULE

OURD(MPP)COMPENSATION

# How Do I Earn Retirement Points?

- 1 day on active duty = 1 point.
- 1 drill period = 1 point. (Four in a weekend)
- Each correspondence course has its own worth. Excellent way to earn points.
- 15 points a year for just being a Reservist.
- Talk with a CTO TA to figure out your individual points and individualize your retirement calculator.

# Retirement Requirement

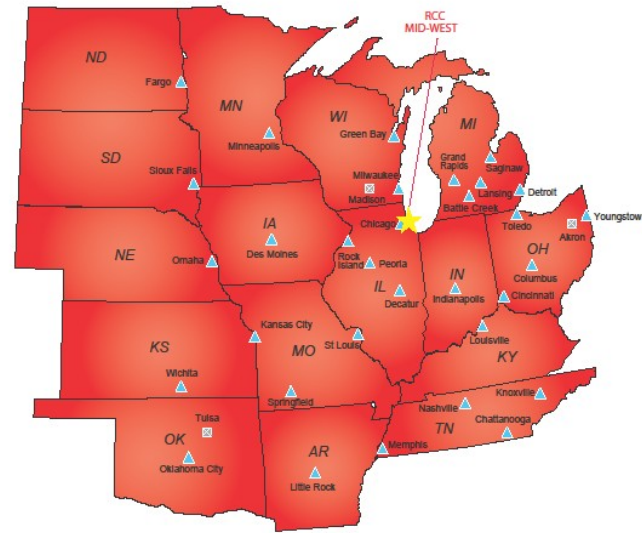
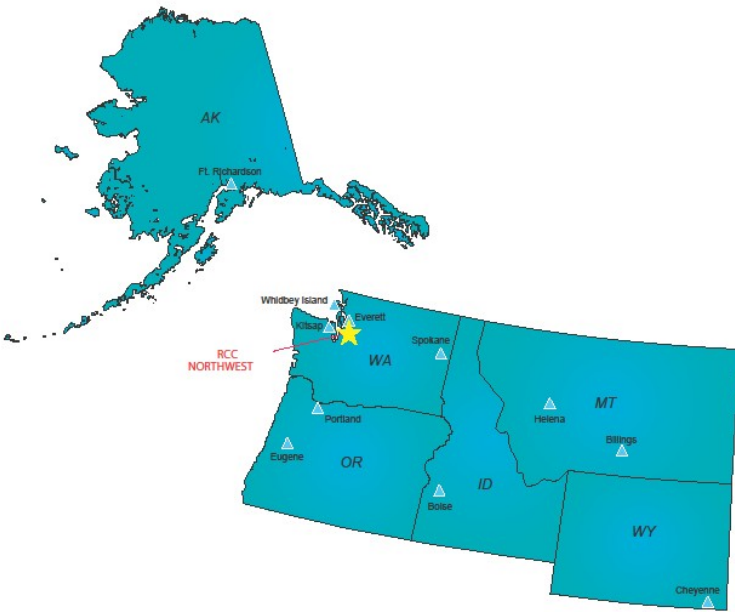
## **MUST EARN 20 QUALIFYING YEARS COMBINED ACTIVE AND RESERVE:**

- Need 50 minimum points to have a qualifying year based on your anniversary date. (Must earn 35 points annually + 15 gratuitous points).
- Can obtain a maximum total of 130 inactive duty points per FY via drills and correspondence courses ... equal to four months on AD!

# How easy is it to find a unit and work with my schedule?

- There are Navy Operational Support Centers (NOSCs) and Reserve units throughout the country.
- If it is over 50 miles from your home, the Navy pays for berthing during your drill weekend.
- Flex drills/rescheduled drills are also available. This allows the Reservist to perform duties on a schedule that meets the needs of the Navy and the Reservist.

# Navy Reserve Drill Sites



# What kind of work is there?

- Officers will be given leadership assignments much like active duty and train with the supported command, alongside their AC counterparts:
  - Division Officer Tour
  - Department Head Tour
  - Command Tour (CO/XO)
- Officers may work in their specialized designator using their specific warfare training, or they may fill a non-warfare specific job that allows a new experience and focus more on staff work, research, ground job experience .....

# Current Mobilization Deferment Policy

*All Veteran Personnel who affiliate with the Navy Reserve within 6 months (183 days) of release from active duty qualify for a 2 year deferment from Involuntary Mobilization, Sailors who join the Reserves seven to 12 months after leaving active duty are eligible for a one-year deferment. (NAVADMIN 007/07)*

# Work with the Career Transition Office

- A CTO Transition Assistant will ensure a smooth transition to SELRES.
- A wealth of knowledge:
  - Local procedures
  - PSD liaison
  - Customize a retirement calculator based on your experience
  - Medical facilities liaison
  - Verify that you are on scroll to ensure there is no break in service for a Reserve Commission
  - Find the billet that is right for you through JO Apply.

# Information and Links

- To learn more about the Navy Reserve  
<http://www.navyreserve.com/>
- To learn more about the benefits of the Navy Reserve  
<https://www.navyreserve.com/benefits/officer>
- To create a personal retirement calculation  
<https://staynavytools.bol.navy.mil/RetCalc/Default.aspx>
- To learn more about the Post-9/11 GI Bill  
[http://www.gibill.va.gov/GI\\_Bill\\_Info/CH33/Post-911.htm](http://www.gibill.va.gov/GI_Bill_Info/CH33/Post-911.htm)
- To learn more about the Career Transition Office  
<http://www.npc.navy.mil/CareerInfo/Transition>
- To learn more about the TRICARE Reserve Select benefits available to  
<http://www.humana-military.com/south/bene/TRICAREPrograms/trs.asp>
- To learn more about the United Concordia Reserve Dental plan  
[http://www.tricaredentalprogram.com/tdptws/enrollees/premiums/reserve\\_guard\\_premiums.jsp](http://www.tricaredentalprogram.com/tdptws/enrollees/premiums/reserve_guard_premiums.jsp)